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Foreign Intelligence.

AMERICA.—*An Act with respect to Insurances on Lives for the benefit of married women. Passed April 1st, 1840.* The people of the State of New York represented in senate and assembly do enact as follows:—

§ 1. It shall be lawful for any married woman by herself and in her name, or in the name of any third person, with his assent, as her trustee, to cause to be insured for her sole use, the life of her husband for any definite period, or for the term of his natural life; and in case of her surviving her husband, the sum or net amount of the insurance becoming due and payable by the terms of the insurance shall be payable to her to and for her own use, free from the claims of the representatives of her husband, or of any of his creditors; but such exemption shall not apply where the amount of premium annually paid shall exceed 300 dollars (£60).

§ 2. In case of the death of the wife before the decease of her husband, the amount of the insurance may be made payable after her death to her children for their use, and to their guardian if under age.

The American Mutual Life Assurance Company, established 1847.—This institution is authorized by its charter “to issue policies of insurance upon life, and to make all and every insurance appertaining to or connected with life risks, not to exceed \$5000 (about £1000), upon the life of any one person, and to grant and purchase annuities. A Guarantee Capital of \$50,000 (£10,000) has been well secured, and may by the terms of the charter be increased to \$100,000. At the close of each year, the trustees are required to ascertain the amount of *earned premiums* over losses and expenses, and to declare a dividend of the surplus to the members of the Company, for which each is entitled to a certificate, upon which interest is paid annually.

To avoid the difficulties and uncertainties consequent upon taking *notes* for a portion of the annual premium, the rates have been reduced 25 per cent. below the usual charge, and the whole required to be paid in cash annually, semiannually, or quarterly, always however in advance, with interest on each deferred payment. In the event of death, any portion of the annual premium unpaid for that year is deducted from the policy.

The claim is payable 90 days after proof of death.

A certificate of each member's share in the profits is given to him annually, upon which interest is paid. The profit remains in the hands of the trustees till it reaches the sum of \$300,000 (£60,000), which is to continue a permanent capital to the Company; after which the surplus profits beyond that amount will be applied yearly to redeem certificates, commencing with those first issued.

The policy provides that the assured may cross and recross the Atlantic Ocean in government or mail steamers, or in first class sailing vessels, during the months of May, June, July and August, and visit any portion of France or of the Islands of Great Britain and Ireland during those months; and may travel by the ordinary modes of conveyance, either by land or water, in or to any part of the United States between the 1st day of November and the last day of June inclusive; and may visit any portion within the settled limits of the two Canadas,

Nova Scotia or New Brunswick, at any season of the year. But the insured shall not, without the consent of the Company previously obtained and endorsed upon the policy, visit those parts of the United States which lie south of the southern boundaries of the States of Virginia and Kentucky between the first day of July and the first day of November; nor shall without such consent thus obtained and endorsed thereon, pass beyond the settled limits of the United States as before provided; nor shall without such previous consent obtained and endorsed, enter into any military or naval service, excepting the militia not in actual service.

The policy is void if the insured shall die by his or her own hand, or in consequence of a duel, or by the hands of justice, or in the known violation of any state, national, or provincial law; with the usual stipulations as to the truth of the declaration and the payment of the premiums.

Rates of Premium for £100 for whole Life.*

| | Age. | | | | |
|----------------------|------|------|------|------|------|
| | 20. | 30. | 40. | 50. | 60. |
| Annual premium | 1.33 | 1.78 | 2.40 | 3.45 | 5.25 |
| Premium for one year | .60 | .98 | 1.27 | 1.49 | 3.27 |

In a subsequent portion of the prospectus some observations are made on the system of the Credit plan of paying the premiums, regulated on the principle of one-fourth being paid in cash, and three-fourths in the promissory notes of the assured, the notes drawing interest at the rate of 6 per cent. per annum. Assuming a case at the age of 35, and the expectation by the Carlisle Table, it is pointed out that the average annual payments for £5000 during the expectation would be £127.14, or £24.14 more than the equal payments required by this Company, whilst the accumulated premium notes to be deducted from the claim would leave only £1707.06, instead of the £5000.

The following extract from a letter printed in the 'Gazette of the Union,' Jan. 1st, 1848, will give some idea of the reduction of premium allowed by some of the American companies:—"In one Company they state in one of their annual reports 'that on the 31st Jan. 1848 the probable profit then to be apportioned (being for five years' business) among the Members would be from 70 to 80 per cent. on the amount of premiums paid by them;' that in another Mutual Company, 'no profits were credited for any sum less than 10 dollars, nor for the fractional parts of sums between even tens of dollars, but that all such fractional parts of sums, and sums less than ten dollars, were placed to the contingent account of the Company;' that in others the credit system was adopted for premiums, in some 40 per cent., some 50 per cent., and in others 75 per cent. of the premiums were received in notes

* The rates for the whole continuance of life are nearly 10 per cent. below those deduced from the "Experience of offices," without any addition for expenses of management, &c.—*Ed.*

of the assured, which necessarily must be an uncertain reliance for the payment of losses ; the least evil of which system is less security and more expensive management."

New York Life Insurance and Trust Company. Incorporated 9th March, 1830. Answer and Report, 1848.

| 1st Jan. 1848. | £ |
|---|-----------------------|
| Amount of capital loaned out on bond and mortgage . . . | 200,000 |
| Amount of loans on bond and mortgage not included in loans on capital, and other than loans to monied corporations, or to their officers or agent | 337,405 |
| Amount of loans on stock securities, other than loans to monied corporations, or to their officers or agents . . . | 238,154 |
| Amount of loans on bonds, bills, or notes, with personal security only | 9,918 |
| Amount due from persons on account, being a balance in the hands of Magniac and Co. | 3,347 |
| Amount of interest accrued due and payable on loans, including interest on stocks owned by the Company . . . | 13,289 |
| Amount due from banks and other monied corporations . . | 9 |
| Amount of stocks owned by the Company | 102,200 |
| Amount of cost of a lot and building owned by the Company in Wall St. | 16,997 |
| Amount on foreclosure of mortgages on real estate unsold | 16,059 |
| Ditto contracted to be sold for | 13,411 |
| | <hr/> 29,470 |
| Amount of money on hand, balance in the bank of the State of New York | 12,223 |
| Amount of furniture of office | 80 |
| Amount of securities taken for monies received to be invested at the risk and for the benefit of the persons from whom such monies were received | 7,792 |
| | <hr/> <u>£970,884</u> |

| 1st Jan. 1848. | £ |
|---|-----------------------|
| Capital stock of the Company held by 184 Stockholders | 200,000 |
| Amount of money by order of the Court of Chancery, or of Surrogates, to be invested or kept at the risk of the Company . . . | 198,361 |
| Amount of accumulation on £31,491 deposited in trust for accumulation (part of above) | 3,281 |
| Amount of deposits in trust by other persons and companies, other than monied corporations | 447,321 |
| Amount of accumulation on £24,063 (part of above) | 5,548 |
| Amount of interest which had accrued become due and payable on the deposits in trust, other than trusts of accumulation . . . | 16,542 |
| Amount for which the Company was liable as guardians of the estate of infants | 9,024 |
| Amount of interest due on ditto | 356 |
| | <hr/> <u>£880,433</u> |

| | £ |
|---|-------|
| Due to the Company as receiver, for which they hold ample security | 4,493 |
| During 1847 there had been among individuals insured 7 ascertained deaths, altogether for | 3,490 |

The number of lives insured on 1 Jan. 1848, was 580. The youngest of the lives insured in the office is aged 18 years, and according to the tables hitherto used by the Company, has a right to live 42·87 years. The oldest life is 73 years, and has a right by the same tables to expect to live 7·72 years (Carlisle Table).

| | |
|--|---------|
| The amount of premiums received last year for the insurance of | £ |
| lives was | 12,062 |
| The amount of sums assured | 405,644 |
| The amount of annuities due by the Company | 89 |
| The amount received for the granting of 31 annuities | 11,988 |
| The amount of annuities paid by the Company annually | 1,374 |
| The amount of dividends unpaid 1st Jan. 1848 | 245 |
| The amount of trust-money in hand for investment | 788 |
| The amount of life assurance policy due and unpaid | 1,000 |

The Company have declared two dividends on the capital stock of the Company during the past year, one in February and one in August 1847, of 3½ per cent. each.

Balance Sheet of the Company, 1st Jan. 1848.

| Dr. | £ | Cr. | £ | £ |
|---|------------------|--|---------|------------------|
| Capital | 200,000 | Bonds and Mortgages | 541,155 | |
| Deposits in trust | 590,128 | Deduct for depreciation | 2,420 | |
| Trusts of accumulation | 55,554 | | | 538,735 |
| Life insurance | 45,315 | Bills receivable and stock loans | 242,322 | |
| Annuity granted | 15,780 | Deduct for depreciation | 13 | |
| Premium account | 1,621 | | | 242,309 |
| Unclaimed dividends | 245 | State Stocks, cost | | 107,504 |
| Guardianship account | 9,024 | Real estate, cost | 46,467 | |
| Contingent account | 805 | Deduct for depreciation | 1,813 | |
| Due by the Company for interest on deposits | 16,542 | | | 44,654 |
| Due by the Company for trusts of accumulation | 10,153 | Country banks | | 9 |
| Due by the Company for guardianship account | 356 | Insurance account, bond and mortgage | | 1,232 |
| | | Receivership account | | 4,493 |
| | | Magniac, Jardine and Co. | | 3,347 |
| | | Insurance expenses | | 824 |
| | | Suspense account | | 4 |
| | | Cash in bank | | 12,223 |
| Surplus of Profits, 31 Dec. 1847 | 25,100 | Total interest calculated as due and accrued on various accounts | | 15,289 |
| | <u>£ 970,623</u> | | | <u>£ 970,623</u> |

Canada Life Assurance Company, Hamilton. Established 1847. Capital £50,000.—First Annual Report read at General Meeting, 1st August 1848. The first policy issued bears date 29th October 1847, from which period until 1st June 1848, 144 policies were issued, assuring the sum of £59,650, creating a revenue from premiums of £1650 6s. 10d.; of these, 136, covering £55,650, have been taken up and are now in force.

The receipts to the 1st June 1848 have been—

| | £ | s. | d. |
|---|--------------|----------|----------|
| Deposit of £1 per cent. on the stock | 500 | 0 | 0 |
| First premiums on 136 policies taken up | 1548 | 12 | 8 |
| For policy fees, fines, and sea risks | 39 | 0 | 0 |
| Interest on investments | 50 | 11 | 7 |
| Entrance fees on half-credit system | 15 | 0 | 0 |
| | <u>£2153</u> | <u>4</u> | <u>3</u> |

While the payments for the current expenses amounted to £380 8s. 11d., leaving a balance of £1772 15s. 4d., of which £740 8s. is invested in Bank Stock, and £587 8s. 11d. secured upon such policies as have been taken up by quarterly and half-yearly payments.

No single risk exceeding £1000 has been accepted, while the average amount of the present risks is £431 10s.

The President, Mr. Hugh C. Baker, in replying to a vote of thanks, remarked in reference to Dr. Hamilton's allusion to the cause of the loss of a charter in the Legislative Council, which the latter gentleman had been informed by a member of the Legislative Assembly was for want of a subscribed capital, explained that the Charter had not been applied for on the part of this Company, though many of those now present had been among the petitioners. It was proposed at that period to establish a Society under the name of the 'Canada Mutual Life Assurance Society,' and in refusing the Bill, the members of the Council were probably not aware that the mutual principle, though at first apparently unsafe, had been long and successfully established in Great Britain and in some of the United States of America.

Balance Sheet of the affairs of the Canada Life Assurance Company on the 1st June 1848.

| Dr. | £ | s. | d. | Cr. | £ | s. | d. |
|-------------------------------|--------------|-----------|----------|---|--------------|-----------|----------|
| Cash in bank of Montreal..... | 240 | 6 | 5 | Stock for 1 per cent. on £50,000 paid in..... | 500 | 0 | 0 |
| Cash in agent's hands..... | 193 | 17 | 0 | Proprietors' account for profits..... | 81 | 14 | 7 |
| Investments, viz.— | | | | Mutual branch, of which £147 5s. 5d. is profit..... | 813 | 1 | 7 |
| In bank stocks..... | 740 | 8 | 0 | Assurances..... | 362 | 19 | 2 |
| On policies..... | 587 | 8 | 11 | Entrance fees..... | 15 | 0 | 0 |
| Office furniture..... | 10 | 15 | 0 | | | | |
| | <u>£1772</u> | <u>15</u> | <u>4</u> | | <u>£1772</u> | <u>15</u> | <u>4</u> |

Hamilton, 1st Aug. 1848.

HUGH C. BAKER, President.

Statistics of the Assured.

Professions, Trades, and Occupations.

| | | | |
|--|----|---------------------------------------|-----|
| Merchants | 21 | Students of divinity | 4 |
| Tradesmen | 23 | Civil engineers | 3 |
| Mechanics | 9 | Judge of the District Court | 1 |
| Bank agents | 5 | Sheriff | 1 |
| Barristers | 13 | Farmers | 3 |
| Clergymen | 4 | Land agents | 5 |
| Physicians | 3 | Other occupations | 9 |
| Clerks in banks and other offices | 28 | | |
| Clerks in government and } public offices } | 12 | | 144 |

Place of Nativity.

| | | | |
|--|----|--------------------------|-----|
| England | 56 | 19 to 25 | 13 |
| Scotland | 33 | 26 to 30 | 40 |
| Canada 22, New Brunswick 1 | 23 | 31 to 35 | 35 |
| Ireland | 17 | 36 to 40 | 22 |
| United States of America | 9 | 41 to 45 | 19 |
| France 2, Guernsey, Ionian } Islands, Jamaica, and Por- } tuga .1 each } | 6 | 46 and upwards | 15 |
| | | | 144 |

BELGIUM.—*Belgian Company for General Assurances against the risks of Fire, established at Brussels.—Report to the Shareholders 16th April 1850, of the operations of the Company from 1st Jan. to 31st Dec. 1849.*

Total Assurances.

| | |
|---|--------------------|
| | £ |
| Sums insured on 31st December 1848 | 37,213,315 |
| „ during the year 1849 | 11,752,849 |
| Total | 48,966,164 |
| Deduct for policies expired, cancelled, &c. | 9,306,046 |
| | <u>£39,660,118</u> |

Profit and Loss Account.

| | | | |
|---|--------|--------|---------------|
| Cr. | £ | £ | £ |
| Premiums for assurance | 50,223 | | |
| Deduct for re-assurances | 9,631 | | |
| | | 40,592 | |
| Charge for policies, &c. | | 202 | |
| Interest account | | 2,510 | |
| | | | 43,304 |
| Dr. | | | |
| Losses and expenses consequent thereon | | 22,152 | |
| Commission, discounts, and payments on re-assurances | | 8,056 | |
| Interest paid to Shareholders | | 1,693 | |
| Medals, &c. distributed in 1849 | | 56 | |
| Remuneration of the Agent-General | | 296 | |
| Attendance fees of the Directors | | 243 | |
| Official salaries | | 1,871 | |
| Postage, parcels, office expenses, &c. | | 899 | |
| Printing and publishing | | 183 | |
| Patent rights | | 95 | |
| Rent of the Company's offices for half a year | | 48 | |
| Various expenses | | 15 | |
| | | | <u>35,607</u> |
| | | | <u>£7,697</u> |
| Net profit | | | |
| | | £ | £ |
| Of which was added to the reserved fund | | 1697 | |
| Dividend amongst the Shareholders on 2000 Shares at £3 } per share | | 6000 | |
| | | | <u>7697</u> |

The sum allotted to each share of £85 for Interest, Dividend and proportion of Reserve, is £4 14s.

| | |
|--|--------|
| | £ |
| Reserved capital on 31st December 1849 | 26,129 |
| Part of profit added to reserve | 1,697 |

Total 31st December 1849 £27,826

Bruxelles, 10th April 1850.

Certified by ZANNA, Inspector.

DINDAL, President.

Comte J. A. COGHEN, General Manager.

GERMANY.—*Berlin.*—*Die Berlinische Feuer Versicherungs Anstalt in Berlin.* The Berlin Fire Insurance Company was established in Berlin in 1812, after the model of the London Phoenix, with a share capital of £121,430. On the 1st Jan. 1844 the sums insured amounted to very nearly £2,571,430, and the receipts of premiums had reached £8015, which latter, on the 1st Jan. 1847, had increased to £9901, with a surplus profit of £6071.

Thirty-eighth Balance Sheet of the Berlin Fire Insurance Company on 31st December 1850.

| <i>Received.</i> | £ | £ | £ |
|--|--------|--------|----------------|
| For Premiums carried over from former years . . . | | | 8,144 |
| For losses by fire unsettled at the date of the last account | 850 | | |
| And | 3236 | | |
| | | 4086 | |
| Of which the amount paid in 1850 | | 2303 | |
| | | 1783 | |
| And reserved for losses not yet paid to be hereafter accounted for | | 1659 | |
| Remains a surplus to be now brought to account of . . . | | | 124 |
| Premiums for the year after deduction of reinsurance premiums | | 8823 | |
| Less commission and discount | | 642 | |
| | | | 8,181 |
| Interest received | | 2287 | |
| Deduct interest on the amount of £28·6 per share, or on £24,286, at 4 per cent.* | 971 | | |
| For Commission | 1 | | |
| | | 972 | |
| | | | 1,315 |
| | | | <u>£17,764</u> |
| <i>Payments.</i> | £ | £ | |
| For losses by fire paid in the year 1850, deducting the proportion for re-assurances | 14,326 | | |
| Ditto, not yet paid | 922 | | |
| | | 15,248 | |
| For expenses, gratuities, and salaries | 1,204 | | |
| For business tax for the year 1850 | 17 | | |
| Premiums carried over for the year 1851 | 9,118 | | |
| | | 25,588 | |
| | | | <u>£ 7,824</u> |
| Loss in the year 1850 | | | |

In the books of the Company the value of the shares at the close of the year 1850, including £114 of instalments still unpaid, would be about £173, besides a proportion of the reserve premiums of £9118.

* It appears from this item that the capital of the Company is divided into 850 shares of 1000 rixthalers each (£143 each), and that 20 per cent., or £28·6, is paid up on each share. The shares are represented to be at a premium of about 21 per cent.

Since printing the preceding reports, we have received from Herr Rath, G. Hopf of Gotha, the following interesting particulars of the present position of some other of the leading Fire and Life Assurance Companies of Germany. We beg to draw the attention of our readers to the statement, as it is to Herr Hopf that we are indebted for the full and excellent reports of the Gotha Life Assurance Company, which enabled us to give in our first Number a *resumé* of the operations of the Company for twenty years, and which also furnished a large portion of the materials for Mr. Neison's valuable 'Essay on the Mortality of the Provident Classes in this Country and on the Continent,' read before the British Association for the Advancement of Science, and recently printed in the Statistical Journal. We shall be able, however, in our next Number, to give more full and recent accounts of the progress of some of these Companies.

State of the most distinguished Fire Insurance Companies in Germany on the 31st December 1849.

| Established. | Name of Company. | Sums assured. | Annual premiums. |
|--------------|--------------------------------------|---------------|------------------|
| | <i>Mutual Company.</i> | £ | £ |
| 1821. | Gotha Fire Insurance Company | 49,087,414 | 160,326 |
| | <i>Proprietary Companies.</i> | | |
| 1819. | Leipsic Fire Assurance Company | 17,143,000 | |
| 1822. | Elberfeld ditto | 18,661,517 | 32,300 |
| 1825. | Aachen-Munchen ditto | 68,861,698 | 128,802 |
| 1839. | Colonia ditto | 46,931,194 | 89,387 |
| 1844. | Magdeburg ditto | 9,230,150 | 32,609 |
| | Transport during the year | 42,240,376 | |
| 1847. | Silesia ditto (at Breslau) | 3,794,929 | 17,329 |
| | Fire | 213,709,902 | 460,753 |
| | Transport | 42,240,376 | |

Statement of the Progress and Position of some of the principal Life Assurance Companies of Germany at the close of the year 1848 or 1849.

| Estab- lished. | Name of Com- pany. | Year. | Assurances ex- isting at the be- ginning of the year. | | New Assurances during the year. | | Assurances ex- isting at the end of the year. | | Pre- miums received during the year. | Claims paid. | | Expenses of Ma- nagement. | | Funds. | | | Capital. | |
|-------------------|-----------------------|---------|--|--------------------|------------------------------------|--------------------|---|--------------------|--|--------------------|--------|------------------------------|------------------------------|------------------|---|----------|---------------------------------------|--|
| | | | Persons. | Sums as- sured. | Persons. | Sums as- sured. | Persons. | Sums as- sured. | | No. of persons. | Sums. | Absol- ute. | Percent- of re- cepis. | In gene- ral. | Reserve for value of poli- cies, &c. | Surplus. | Nomi- nal. | Paid up. |
| 1829. | Gotha Life | 1849 | 15,096 | 3,430,171 | 1011 | 232,829 | 15,471 | 3,517,014 | £ | 324 | 80,893 | £ | 4.25 | 817,528 | £ | 135,000 | £ | £ |
| " | Lubeck Life | " | Unkn. | 421,585 | Unkn. | 36,590 | Unkn. | 426,125 | 20,447 | 44 | 11,705 | 1867 | 9.13 | 63,403 | Unkn. | 5,381 | 72,837 | 7,286 |
| 1831. | Leipziger Life | " | 4,390 | 748,243 | 254 | 38,014 | 4,413 | 744,300 | 33,170 | 119 | 21,729 | 1914 | 5.80 | 140,047 | 135,728 | 6,504 | Mutual | Mutual |
| " | Hanover Life..... | 1849-50 | 2,761 | 214,143 | pol. 122 | 12,814 | pol. 2802 | 225,867 | 7,352 | 45 | 5,071 | 497 | 6.80 | 30,383 | Unfixed | | Mutual | Mutual |
| 1834. | Trieste Life | 1849 | Unkn. | 419,143 | Unkn. | Unkn. | Unkn. | 451,060 | 25,036 | Unkn. | Unkn. | Unkn. | Unkn. | 45,993 | Unkn. | 9,176 | { The capital for the fire branch. | { |
| 1836. | Berlin Life | " | 6,474 | 1,085,629 | 465 | 78,957 | 6,619 | 1,110,157 | 54,882 | 166 | 26,686 | 3392 | 6.20 | 186,187 | 145,975 | 44,498 | 142,857 38,571 | { The capital for the Hypothe- ken bank. |
| " | Munchen Life ... | " | 1,082 | 123,853 | 132 | 12,596 | 1,111 | 125,208 | Unkn. | 27 | 3,233 | Unkn. | Unkn. | 18,923 | Unkn. | Unkn. | { | { |
| 1840. | Vienna Life | 1848 | 1,687 | 140,893 | 93 | 9,025 | 1,696 | 138,403 | 5,981 | Unkn. | 3,722 | 761 | 12.70 | 14,795 | Unkn. | Unkn. | Mutual | Mutual |
| 1842. | Brunswick Life... | 1849 | 437 | 33,829 | 65 | 4,243 | 496 | 37,371 | 1,175 | 5 | 400 | Unkn. | Unkn. | 3,607 | Unkn. | Unkn. | Mutual | Mutual |
| 1845. | Frankfort Life ... | 1848 | Unkn. | Unkn. | Unkn. | Unkn. | Unkn. | 75,202 | 3,778 | 7 | 2,122 | 582 | 15.40 | 18,967 | Unkn. | Unkn. | 244,998 | 24,490 |
| 1846. | Hammonia Life } | " | Unkn. | 55,514 | 165 | 18,914 | Unkn. | 64,257 | 3,439 | Unkn. | Unkn. | Unkn. | Unkn. | 2,317 | 1,450 | | Mutual | Mutual |
| 1848. | Janus Life, at do. | 1849 | 300 | 49,756 | 1013 | 138,951 | 1,181 | 164,002 | 7,562 | 9 | 2,321 | 1444 | 19.10 | 3,766 | Unkn. | Unkn. | 71,429 | 7,143 |

AUSTRIA.—K. K. priv. Erste Österreichische Gesellschaft.

Statement of the Accounts of the Imperial privileged First Austrian Fire Insurance Company for the year 1850.

| Fire Insurances. | Sums as- sured. | Gross Pre- miums. | Re-as- surance. | Commis- sion. | Losses, de- ducting re- assurances. | Rewards and expenses at- tending Fires. | General ex- penses of manage- ment. | Total. | Profit. | Loss. |
|--|--------------------|---|-----------------------------|------------------|---|--|--|---------|---------|-------|
| | £ | £ | | | | | | | £ | £ |
| In the kingdom of Hungary and parts adjacent | 2,280,975 | 10,276 | 592 | 585 | 8,065 | 521 | 465 | 10,228 | 48 | |
| In Bohemia | 3,017,819 | 9,751 | 970 | 280 | 3,560 | 488 | 391 | 5,669 | 4,062 | |
| In Galicia | 1,130,113 | 7,738 | 1080 | 282 | 5,657 | 441 | 376 | 7,837 | | 99 |
| In Italy | 11,767,328 | 3,856 | 66 | 388 | 1,831 | 167 | 149 | 2,601 | 1,257 | |
| In the Archduchy of Austria, above and below the Enns | 4,941,495 | 12,159 | 2420 | 368 | 4,767 | 555 | 432 | 8,542 | 3,617 | |
| In the Margravate of Moravia and Imperial Silesia | 1,426,400 | 5,227 | 853 | 185 | 5,686 | 289 | 258 | 7,271 | | 2,044 |
| In the Duchy of Steyermark, Carin- thia, and Kraun | 542,620 | 1,030 | 25 | 26 | 225 | 60 | 32 | 368 | 663 | |
| Foreign States | 5,945,426 | 10,118 | 263 | 1041 | 6,406 | 552 | 542 | 8,803 | 1,315 | |
| | 31,052,175 | 60,158 | 6269 | 3155 | 36,197 | 3073 | 2643 | 51,338 | 10,962 | 2,143 |
| | | | | | | | Deduct loss | 2,143 | | |
| | | | | | | | Leaving net profit | 8,819 | | |
| Other Insurances. | Sums as- sured. | Gross Pre- miums. | Commission and discount. | Losses. | Expenses connected with losses and agents. | General ex- penses of manage- ment. | Total. | Profit. | Loss. | |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ |
| For land carriage | 4,043,312 | 1,885 | 83 | 258 | | 104 | 445 | 1,441 | | |
| River and sea risks | 2,066,939 | 8,890 | 929 | 4558 | 767 | 471 | 6725 | 2,165 | | |
| Hail insurance | 148,637 | 4,502 | 450 | 389 | 117 | 247 | 1204 | 3,298 | | |
| Total | 6,258,888 | 15,277 | 1462 | 5205 | 884 | 822 | 8374 | 232 | | |
| | | After deducting 5 per cent. on the capital there remained profit on its use | | | | | | | | |
| | | | | | | | Together | 15,954 | | |
| | | | | | | | Deducting the income tax £179, and the bonuses paid according to the law | 1,252 | | |
| | | | | | | | Total profit for the year 1850 | 14,702 | | |

Signed V. HASLINGER, General Secretary.

Signed V. HASLINGER, General Secretary.

And the rest for smaller sums.

According to occupations, there were—

| | |
|--|---------|
| | £ |
| 64 Merchants and tradesmen assured for | 34,340 |
| 77 Clergymen, professional men, and civil service, for | 30,649 |
| 19 Of the nobility and military for | 9,693 |
| 14 Females for | 9,227 |
| | <hr/> |
| | £83,909 |

According to residence—

| | |
|---|---------|
| | £ |
| 59 persons in St. Petersburg | 44,193 |
| 9 " Finland | 3,141 |
| 59 " the East Sea Provinces | 12,766 |
| 7 " in Moscow | 7,764 |
| 40 " in other Russian towns | 16,045 |
| | <hr/> |
| | £83,909 |

Of these there were assured—

| | |
|-------------------------------------|---------------|
| In Branch B 1 person with | £ 47 annuity. |
| " C 6 " " | 126 " |
| " D 2 children | 74 sums. |
| " C 365 recruits | 423 annuity. |

| | |
|--|--------|
| | £ |
| Paid and reserved in this year for 28 deaths | 12,726 |
| Forfeited, surrendered, and expired policies, 93 for | 45,111 |

| | |
|--|-------------------|
| Of which the deaths in branch C were 2 persons for | £ 20 annuity. |
| " surrendered and forfeited in D 2 " " | 821 sums assured. |
| " " in recruit branch 1 " " | 2 annuity. |
| " forfeited in Branch B | 15 " |

The total of all the assurances since October 1835, has amounted to—

In Branch A 2379 persons, for the total sum assured of £1,292,017.

Under different ages the number and amounts assured have been—

| | | |
|----------------|----------------|------------|
| | | £ |
| 15 to 20 years | 29 persons for | 6,373 |
| 21 to 25 " | 122 " | 36,391 |
| 26 to 30 " | 335 " | 139,268 |
| 31 to 35 " | 461 " | 239,067 |
| 36 to 40 " | 464 " | 254,702 |
| 41 to 45 " | 368 " | 230,850 |
| 46 to 50 " | 287 " | 191,474 |
| 51 to 55 " | 180 " | 120,036 |
| 56 to 60 " | 114 " | 68,555 |
| Above 60 " | 19 " | 5,301 |
| | <hr/> | |
| | 2379 | £1,292,017 |

The average age of all persons assured in Branch A. is $39\frac{1}{3}$ years.

| | |
|---|---------------|
| | £ |
| Assurances in Branch B 24 persons for | 946 annuity. |
| " " C 84 " " | 2648 " |
| " " D 68 " " | 9196 sums. |
| " " C 5115 recruits for | 5994 annuity. |

After deduction since that time of 222 persons whose policies had become claims for £113,902, as well as the assurances which were not renewed, were surrendered or lapsed, there were remaining still in force at the end of 1849 the following assurances.

In Branch A. 1534 persons for £838,436.

Of whom there were assured—

| | £ | £ |
|------------------------|---|------|
| 24 persons for | | 3160 |
| 23 „ from 3000 to 2370 | | |
| 92 „ from 2212 to 1580 | | |
| 248 „ from 1422 to 790 | | |
| 904 „ from 632 to 158 | | |

And 243 persons for smaller sums.

| | |
|----------------------------------|----------------|
| In Branch B 18 persons for . . . | 734 annuities. |
| „ G 59 „ . . . | 1660 „ |
| „ D 40 children for . . . | 5325 „ |
| „ C 5111 recruits for . . . | 5989 „ |

Table of Annual Premiums for the Assurance of £100, payable at death.*

| Age. | Premium. | Age. | Premium. | Age. | Premium. |
|------|----------|------|----------|------|----------|
| 15 | 1·94 | 31 | 2·76 | 47 | 4·14 |
| 16 | 2·00 | 32 | 2·82 | 48 | 4·26 |
| 17 | 2·04 | 33 | 2·86 | 49 | 4·38 |
| 18 | 2·10 | 34 | 2·94 | 50 | 4·54 |
| 19 | 2·16 | 35 | 3·00 | 51 | 4·70 |
| 20 | 2·20 | 36 | 3·08 | 52 | 4·86 |
| 21 | 2·24 | 37 | 3·14 | 53 | 4·98 |
| 22 | 2·28 | 38 | 3·26 | 54 | 5·14 |
| 23 | 2·32 | 39 | 3·32 | 55 | 5·32 |
| 24 | 2·36 | 40 | 3·40 | 56 | 5·50 |
| 25 | 2·40 | 41 | 3·48 | 57 | 5·70 |
| 26 | 2·46 | 42 | 3·60 | 58 | 5·92 |
| 27 | 2·50 | 43 | 3·68 | 59 | 6·14 |
| 28 | 2·56 | 44 | 3·80 | 60 | 6·38 |
| 29 | 2·62 | 45 | 3·90 | | |
| 30 | 2·68 | 46 | 4·00 | | |

Balance Sheet on 1st Jan. 1850.

| £ | | £ | |
|-----------------------------------|-------------------|--|----------|
| In the Commercial bank— | | Capital of the Company— | |
| Bank Stock for..... | 69,520 | Paid by the Shareholders on 20,000 } shares = £632,000 | 180,572 |
| In the funds— | | Reserve Fund | 105,332 |
| 5 per cents. 182,650 | } Cost .. 219,380 | Claims due but unpaid | 4,094 |
| 6 per cents. 4,424 | | Dividends standing over from 1836 to } 1848..... | 207 |
| 4 per cents. 31,126 | | Dividends for 1849 | 14,220 |
| £218,200 | | | |
| Interest— | | | |
| On Bank Stock and the funds | 7,600 | | |
| Cash in hand..... | 808 | | |
| Advances on policies | 6,924 | | |
| In Agents' hands..... | 193 | | |
| £304,425 | | | £304,425 |

Signed by the { Genl. Adjutant Graf. W. ADLERBERG.
Directors. { Genl. Adjutant W. PEROFFSKY.
MATTHEW CARR.
General Manager, G. TH. SCHULTZE.

ANTON GATSCHOW.
ROBERT CATTLEY.

Accountant, ERNST EBEL.

* This table is nearly the same as the Northampton rates at all ages.—Ed.

TRIESTE,—*K.K. priv. Riunione Adriatica di Sicurtà in Trieste (the Imperial privileged Adriatic Assurance Company)*. The Company was established in the year 1838, and insures against damage by fire (even when occasioned by lightning) buildings and moveable property of all kinds. Goods may be also insured against accidents in the course of transport, whether by land or water.

The Company possesses a capital stock of £200,000, and according to the last report there existed on the 30th June 1850—

| | |
|---|---------|
| | £ |
| Reserve fund | 18,591 |
| Premium reserve | 90,688 |
| Besides an annual income from Premiums of about | 120,000 |

In the course of the year then closed, the Company had settled losses amounting to £65,127, and from the beginning of its operations to the end of 1850, a total sum of £654,041.

The Report for the twelfth financial year, from the 1st July 1849 to 30th June 1850, states that the total premiums received in the course of the year amounts in round numbers to £114,000, on the total sums insured of £25,900,000. When compared with former years, this result shows the important addition of £37,300 to the premiums, and an increase of £6,600,000 in the sums insured.

The losses which the Company have had to pay in the year do not exceed the fair proportion of the risks which have been run. In number they have been 2087 for a total sum of £65,127, which, after making allowance for the amount of re-insurances, is reduced to £51,560.

The premium reserve, which has been increased in proportion to the great increase in the existing insurances, now amounts to £90,689.

After deduction of the per-centage for the reserved fund, there remains on the business of the twelfth financial year, a clear profit of £5,272.

| | |
|--|------------------------------|
| | £ |
| The reserve fund consists of | 90,689 premiums. |
| | 18,591 annual accumulations. |

Forming together an available fund of . £109,280

Statement of the Accounts for the 12th Financial Year, from 1st July 1849 to 30th June 1850.

| | £ | £ | £ |
|--|-------|---|---------|
| Premiums brought forward from the last account for insurances still in force | | | 75,727 |
| Amount reserved in last account for losses not yet settled | | | 2,800 |
| Premiums for insurances on property of all kinds, as well as goods in transport, against loss by fire and other elements, making a total insured in Trieste and the different agencies together of £25,964,950 | | | 114,017 |
| Profit on the purchase and sale of stocks | 2,118 | | |
| Less interest on the reserved fund | 650 | | |
| | | | 1,468 |
| Total | | | 194,012 |
| | | | R |

| | | | |
|--|------------------------|--------|---------|
| From which deduct— | £ | £ | £ |
| For Premiums on insurances still in in force, clear of the commission, bonuses and re-assurances . . | | | 90,689 |
| Remaining . . . | | | 103,323 |
| From this deduct further— | | | |
| Total amount of losses which have fallen upon the Company by 2084 insurances, after deducting the salvage received | 65,127 | | |
| Less the proportion borne by re-assurances | 13,567 | | |
| | | 51,560 | |
| Amount of losses experienced in this year not yet settled | | 3,100 | |
| Reinsurance premiums on £4,479,416 | | 16,337 | |
| Discount, bonuses, and brokerage upon all the in- surances | | 7,234 | |
| Commission to agents on premiums received from them | | 10,926 | |
| Salaries, rent, postage, printing, travelling expenses, &c. in Trieste, and agencies | | 6,118 | |
| Interest for shares | | 59 | |
| | | | 95,335 |
| Gross surplus . . . | | | 7,988 |
| From which deduct further— | | | |
| 20 per cent carried to the reserved fund | 1,598 | | |
| Remuneration to Directors | 1,118 | | |
| | | | 2,716 |
| Leaving a net surplus of . . . | £ | 5,272 | |
| Which being divided amongst 1977 shares at present partaking, gives to each £2 13s. | | | |
| Reserve fund by last account | £ | 16,263 | |
| To which are now to be added— | | | |
| Interest thereon | 650 | | |
| Profit on shares given up | 80 | | |
| Reserve from surplus of the present account . . | 1,598 | | |
| Total reserve fund 30th June 1850= | 18,591 | | |
| Trieste, 19th December 1850. | Signed, ALEX. DANINOS, | | |
| | General Secretary. | | |

MISCELLANEA.

Sir William Petty's Essay on the "Growth of the City of London."—The essays in political arithmetic by this writer contain at the same time many wild speculations, and many striking views of general politics, very much in advance of the age in which he wrote. He was amongst the earliest writers who drew any practical attention to the question of population. The "Essay concerning the Multiplication of Mankind," together with another "Essay in Political Arithmetic concerning the Growth of the City of London, with the Measures, Periods, Causes, and Consequences thereof, 1682," appears to be